

**Information to identify the case:**

Debtor 1	<b>Bryan E. Zebroski</b>	Social Security number or ITIN	<b>xxx-xx-3082</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Melissa S. Zebroski</b>	Social Security number or ITIN	<b>xxx-xx-2940</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>15-21567-GLT</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Bryan E. Zebroski

Melissa S. Zebroski  
aka Melissa Mustari7/13/20**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Bryan E. Zebroski  
Melissa S. Zebroski  
DebtorsCase No. 15-21567-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut  
Form ID: 3180WPage 1 of 3  
Total Noticed: 80

Date Rcvd: Jul 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2020.

db/jdb  
14038547 +Bryan E. Zebroski, Melissa S. Zebroski, 264 Burch Drive, Moon Township, PA 15108-3153  
14096543 Aes/M&T Elt - Pheaa, PO Box 61047, Harrisburg, PA 17106-1047  
+Atlantic Credit & Finance Special Finance, Unit, LLC Successor in interest to,  
CITIBANK, N.A., c/o Weltman, Weinberg & Reis Co., LPA, 323 W. Lakeside Avenue,  
Cleveland, OH 44113-1085  
14051685 Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195  
14051686 Bureaus Investment Group Portfolio, 1717 Central St, Evanston, IL 60201-1507  
14051688 Capital Beltway Express, LLC/, PO Box 28148, New York, NY 10087-8148  
14051693 CitiBank, c/o Atlantic Credit & Finance Special Fi, 120 N Keyser Ave,  
Scranton, PA 18504-9701  
14051695 Citibank, N.A., PO Box 6034, Sioux Falls, SD 57117-6034  
14051696 Delta Outsource Group, PO Box 1210, O'Fallon, MO 63366-9010  
14051697 GC Services Limited Partnership, PO Box 1545, Houston, TX 77251-1545  
14051698 Heritage Valley Health System, Heritage Valley Sewickley, PO Box 536366,  
Pittsburgh, PA 15253-5905  
14051699 Home Depot Credit Services, PO Box 9101, Des Moines, IA 50368-9101  
14038561 Jared/Sterling Jewelers, PO Box 1799, Akron, OH 44309-1799  
14051700 KML Law Group, P.C., KML Law Group, PC, 701 Market St Ste 5000,  
Philadelphia, PA 19106-1541  
14051701 Law Enforcement Systems, LLC, PO Box 3032, Milwaukee, WI 53201-3032  
14038562 Lescoll, PO Box 2182, Milwaukee, WI 53201-2182  
14051702 MedCare Equipment Company, LLC, PO Box 5029, Greensburg, PA 15601-5058  
14051703 MedExpress, Medexpress Billing Attn #7964C, PO Box 14000, Belfast, ME 04915-4033  
14051537 +Moon Area School District (Moon Township), Keystone Collections Group,  
c/o Kratzenberg & Lazzaro, 546 Wendel Rd., Irwin, pa 15642-7539  
14051704 Moon Township, c/o Keystone Collections, PO Box 499, Irwin, PA 15642-0499  
14051529 +Moon Township, Keystone Collections Group, c/o Kratzenberg & Lazzaro, 546 Wendel Rd.,  
Irwin, pa 15642-7539  
14056004 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
14038564 Patenaude & Felix, A.P.C., 4545 Murphy Canyon Rd Fl 3, San Diego, CA 92123-4363  
14051708 Quest Diagnostics Venture, LLC, PO Box 740717, Cincinnati, OH 45274-0717  
14051709 Quest Diagnostics Venture, LLC, PO Box 740717, Cincinnati, OH 45274-0717  
14038572 The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507  
14038573 The Bureaus Inc., Attention: Bankruptcy Dept., 1717 Central St, Evanston, IL 60201-1507  
14051711 Transurban 495 Express Lanes, PO Box 23530, Alexandria, VA 22304-0531  
14051712 Transworld Systems, Inc., 5 Penn Ctr W Ste 1000, Pittsburgh, PA 15276-0120  
14051714 UPMC Mercy, PO Box 382059, Pittsburgh, PA 15251-8059  
14051713 Union Plus Credit Card, PO Box 71104, Charlotte, NC 28272-1104  
14038574 Weltman, Weinberg & Reis Co. LPA, 436 7th Ave Ste 2500, Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 14 2020 04:14:26 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946

cr EDI: RECOVERYCORP.COM Jul 14 2020 08:03:00 Recovery Management Systems Corporation,  
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
14088496 EDI: BECKLEE.COM Jul 14 2020 08:03:00 AMERICAN EXPRESS CENTURION BANK,  
C/O BECKETT AND LEE LLP, POB 3001, MALVERN, PA 19355-0701  
14051684 E-mail/Text: bankruptcynotice@aspendental.com Jul 14 2020 04:14:05 Aspen Dental,  
5450 Campbells Run Rd, Pittsburgh, PA 15205-1026  
14038548 EDI: BECKLEE.COM Jul 14 2020 08:03:00 American Express, PO Box 3001,  
Malvern, PA 19355-0701  
14038549 EDI: AMEREXPR.COM Jul 14 2020 08:03:00 Amex, PO Box 297871,  
Fort Lauderdale, FL 33329-7871  
14093850 EDI: RECOVERYCORP.COM Jul 14 2020 08:03:00 Bureaus Investment Group Portfolio No 15 LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
14038568 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jul 14 2020 04:14:06 RBS Citizens, N.A.,  
Attn: Bankruptcy Department, 443 Jefferson Blvd RJW-135, Warwick, RI 02886  
14038550 +E-mail/Text: bankruptcy@cavps.com Jul 14 2020 04:14:46 Calvary Portfolio Services,  
Attention: Bankruptcy Department, 500 Summit Lake Dr Ste 400, Valhalla, NY 10595-2321  
14051687 E-mail/Text: bankruptcy@cavps.com Jul 14 2020 04:14:46 Calvary SPV I, LLC,  
500 Summit Lake Dr, Valhalla, NY 10595-1340  
14051689 EDI: CAPITALONE.COM Jul 14 2020 08:03:00 Capital One N.A. - Bankruptcy, PO Box 30285,  
Salt Lake City, UT 84130-0285  
14051690 E-mail/Text: Banko@frontlineas.com Jul 14 2020 04:15:00 Capital One, N.A.,  
c/o Frontline Asset Strategies, LLC, 2700 Snelling Ave N Ste 250,  
Roseville, MN 55113-1783  
14038551 E-mail/Text: bankruptcy@cavps.com Jul 14 2020 04:14:46 Cavalry Portfolio Serv,  
PO Box 27288, Tempe, AZ 85285-7288  
14049458 +E-mail/Text: bankruptcy@cavps.com Jul 14 2020 04:14:46 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
14051694 EDI: CITICORP.COM Jul 14 2020 08:03:00 Citibank N.A., Citibank Customer Service,  
PO Box 6500, Sioux Falls, SD 57117-6500

District/off: 0315-2

User: mgut  
Form ID: 3180W

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Total Noticed: 80

Date Rcvd: Jul 13, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14038554 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jul 14 2020 04:14:06 Citizens Bank,  
1000 Lafayette Blvd, Bridgeport, CT 06604-4725  
14038555 EDI: WFNBNB.COM Jul 14 2020 08:03:00 Comenity Bank/Gndrmtmc, PO Box 182789,  
Columbus, OH 43218-2789  
14042227 EDI: DISCOVER.COM Jul 14 2020 08:03:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
14038556 EDI: DISCOVER.COM Jul 14 2020 08:03:00 Discover Fin Svcs LLC, PO Box 15316,  
Wilmington, DE 19850-5316  
14111887 +E-mail/Text: kburkley@bernsteinlaw.com Jul 14 2020 04:14:54 Duquesne Light Company,  
c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
Pittsburgh, PA 15219-1945  
14337335 EDI: ECMC.COM Jul 14 2020 08:03:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
14051715 EDI: RMSC.COM Jul 14 2020 08:03:00 GECRB/Lowes, Attention: Bankruptcy Department,  
PO Box 103104, Roswell, GA 30076-9104  
14051716 EDI: RMSC.COM Jul 14 2020 08:03:00 Gecrb/Best Buy, P.O. Box 981439,  
El Paso, TX 79998-1439  
14038557 EDI: RMSC.COM Jul 14 2020 08:03:00 Gecrb/Walmart, Attn: Bankruptcy, PO Box 103104,  
Roswell, GA 30076-9104  
14051717 EDI: RMSC.COM Jul 14 2020 08:03:00 Gecrb/sams Club, Po Box 965005,  
Orlando, FL 32896-5005  
14038558 E-mail/Text: bankruptcy@huntington.com Jul 14 2020 04:14:30 Huntington National Ba,  
PO Box 1558, Columbus, OH 43216-1558  
14038559 E-mail/Text: bankruptcy@huntington.com Jul 14 2020 04:14:30 Huntington Natl Bk,  
Huntington National Bank - Bankruptcy No, PO Box 89424, Cleveland, OH 44101-6424  
14209104 EDI: IRS.COM Jul 14 2020 08:03:00 Internal Revenue Service, PO Box 21126,  
Philadelphia, PA 19114  
14051692 EDI: JPMORGANCHASE Jul 14 2020 08:03:00 Chase, c/o Derrick Rogers, PO Box 469030,  
Glendale, CO 80246-9030  
14038552 EDI: JPMORGANCHASE Jul 14 2020 08:03:00 Chase Card, PO Box 15298,  
Wilmington, DE 19850-5298  
14038553 EDI: JPMORGANCHASE Jul 14 2020 08:03:00 Chase Mtg, PO Box 24696,  
Columbus, OH 43224-0696  
14106279 EDI: JPMORGANCHASE Jul 14 2020 08:03:00 JPMorgan Chase Bank, National Association,  
Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,  
Monroe, LA 71203  
14038560 E-mail/Text: BKRMailOps@weltman.com Jul 14 2020 04:14:16 Jared-Galleria of Jwlr,  
375 Ghent Rd, Fairlawn, OH 44333-4601  
14038563 EDI: MID8.COM Jul 14 2020 08:03:00 Midland Funding, 8875 Aero Dr Ste 200,  
San Diego, CA 92123-2255  
14051705 EDI: NHCLLC.COM Jul 14 2020 08:03:00 National Hospital Collections,  
16 Distributor Dr Ste 2, Morgantown, WV 26501-7209  
14038566 EDI: PRA.COM Jul 14 2020 08:03:00 Portfolio Recovery, Attn: Bankruptcy, PO Box 41067,  
Norfolk, VA 23541-1067  
14051707 EDI: PRA.COM Jul 14 2020 08:03:00 Portfolio Recovery Associates, LLC, PO Box 12914,  
Norfolk, VA 23541-0914  
14038567 +EDI: PRA.COM Jul 14 2020 08:03:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502-4952  
14053151 EDI: Q3G.COM Jul 14 2020 08:03:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
14057323 EDI: Q3G.COM Jul 14 2020 08:03:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
14044269 EDI: RECOVERYCORP.COM Jul 14 2020 08:03:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
14038569 EDI: DRIV.COM Jul 14 2020 08:03:00 Santander Consumer USA, PO Box 961245,  
Fort Worth, TX 76161-0244  
14053776 +EDI: DRIV.COM Jul 14 2020 08:03:00 Santander Consumer USA Inc., P.O. Box 560284,  
Dallas, TX 75356-0284  
14038570 EDI: RMSC.COM Jul 14 2020 08:03:00 Synchb/Walmart DC, 4125 Windward Plz,  
Alpharetta, GA 30005-8738  
14051710 EDI: RMSC.COM Jul 14 2020 08:03:00 Synchrony Bank, PO Box 105972,  
Atlanta, GA 30348-5972  
14051681 +E-mail/Text: bncmail@w-legal.com Jul 14 2020 04:14:41 TD BANK USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
14038571 EDI: WTRRNBNB.COM Jul 14 2020 08:03:00 Td Bank USA/Targetcred, PO Box 673,  
Minneapolis, MN 55440-0673  
14038575 E-mail/Text: BKRMailOps@weltman.com Jul 14 2020 04:14:39 Weltman, Weinberg & Reis, Co. LPA,  
PO Box 5430, Cleveland, OH 44101-0430

TOTAL: 48

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr JPMorgan Chase Bank, National Association  
cr The Huntington National Bank

District/off: 0315-2

User: mgut  
Form ID: 3180W

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cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
14113543\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)  
14051691 ##Cawley & Bergman, LLP, 117 Kinderkamack Rd Ste 201, River Edge, NJ 07661-1916  
14051706 ##Nationwide Credit, Inc, PO Box 26314, Lehigh Valley, PA 18002-6314  
14038565 ##Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425

TOTALS: 3, \* 2, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 15, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on July 13, 2020 at the address(es) listed below:

Alan R. Patterson, III on behalf of Debtor Bryan E. Zebroski apattersonlaw@protonmail.com,  
andrewmgross@aol.com;grossandpatterson@gmail.com;G2433@notify.cincompass.com  
Alan R. Patterson, III on behalf of Joint Debtor Melissa S. Zebroski  
apattersonlaw@protonmail.com,  
andrewmgross@aol.com;grossandpatterson@gmail.com;G2433@notify.cincompass.com  
Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, National Association  
andygornall@latouflawfirm.com  
David R Fine on behalf of Creditor JPMorgan Chase Bank, National Association  
david.fine@klgates.com  
James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, National Association  
bkgroup@kmlawgroup.com  
James P. Valecko on behalf of Creditor The Huntington National Bank jvalecko@weltman.com,  
PitEcf@weltman.com  
Kevin Scott Frankel on behalf of Creditor JPMorgan Chase Bank, National Association  
pabk@logs.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 10